

Note 19 - Maturity analysis of assets and liabilities

The table below shows an analysis of assets and liabilities maturing one year or otherwise after the balance sheet date. Overdraft facilities and consumer credit incl. flexi-loans are included under the interval "below 3 months".

| Parent Bank | | | | | | |
|---|------------------|-----------------------|--------------------|------------------|--------------------|----------------|
| 2013 (NOK million) | On demand | Below 3 months | 3-12 months | 1 - 5 yrs | Above 5 yrs | Total |
| Assets | | | | | | |
| Cash and claims on central banks | 593 | 4,200 | - | - | - | 4,793 |
| Loans and claims on credit institutions | 2,744 | 1,157 | 10 | - | 89 | 4,000 |
| Loans to and claims on customers | 186 | 14,448 | 3,026 | 15,242 | 44,129 | 77,030 |
| - Individual write down of loans to and claims on customers | - | - | -150 | - | - | -150 |
| - Groupwise write down of loans to and claims on customers | - | - | -278 | - | - | -278 |
| Net loans to customers | 3,523 | 19,804 | 2,608 | 15,242 | 44,218 | 85,394 |
| Securities - designated at fair value through profit/loss | 491 | 582 | 4,410 | 9,041 | 1,509 | 16,032 |
| Derivatives | - | 245 | 218 | 1,483 | 1,105 | 3,051 |
| Securities- available for sale | 1 | - | - | - | - | 1 |
| Securities - held to maturity | - | - | 88 | 1,257 | - | 1,345 |
| Investment in associates and joint ventures | 5,580 | - | - | - | - | 5,580 |
| Intangible assets | - | - | - | - | 447 | 447 |
| Property, plant and equipment | 169 | - | - | - | - | 169 |
| Other assets | 482 | 876 | 128 | 568 | - | 2,054 |
| Total assets | 10,246 | 21,508 | 7,451 | 27,591 | 47,278 | 114,074 |
| Liabilities | | | | | | |
| Debt to credit institutions | 3,966 | 10 | - | 1,052 | 131 | 5,159 |
| Funding, "swap" arrangement with the government | - | 77 | 1,143 | - | - | 1,220 |
| Deposits from and debt to customers *) | 50,691 | 1,385 | 1,486 | 2,969 | - | 56,531 |
| Debt created by issuance of securities | - | 4,967 | 4,697 | 21,635 | 2,462 | 33,762 |
| Derivatives | - | 43 | 177 | 1,284 | 792 | 2,295 |
| Liabilities in connection with period tax | - | 24 | 446 | - | - | 470 |
| Liabilities in connection with deferred tax | - | - | - | 17 | - | 17 |
| Other liabilities | 34 | 1,348 | 83 | 40 | - | 1,505 |
| Subordinated debt **) | - | - | - | - | 3,304 | 3,304 |
| Total debt | 54,690 | 7,854 | 8,032 | 26,998 | 6,689 | 104,263 |

| Group | | | | | | |
|---|------------------|-----------------------|--------------------|------------------|--------------------|---------------|
| 2013 (NOK million) | On demand | Below 3 months | 3-12 months | 1 - 5 yrs | Above 5 yrs | Total |
| Assets | | | | | | |
| Cash and claims on central banks | 593 | 4,200 | - | - | - | 4,793 |
| Loans and claims on credit institutions | 22 | 1,157 | 10 | - | - | 1,189 |
| Loans to and claims on customers | 191 | 14,463 | 3,143 | 17,317 | 45,189 | 80,303 |
| - Individual write down of loans to and claims on customers | - | - | -173 | - | - | -173 |
| - Groupwise write down of loans to and claims on customers | - | - | -295 | - | - | -295 |
| Net loans to customers | 806 | 19,820 | 2,685 | 17,317 | 45,189 | 85,817 |
| Securities - designated at fair value through profit/loss | 976 | 582 | 4,410 | 9,041 | 1,509 | 16,518 |
| Derivatives | - | 245 | 217 | 1,483 | 1,105 | 3,050 |
| Securities- available for sale | 40 | - | - | - | - | 40 |
| Securities - loans and receivables | - | - | 88 | 1,257 | - | 1,345 |
| Securities -at cost | 14 | - | - | - | - | 14 |
| Investment in associates and joint ventures | 4,624 | - | - | - | - | 4,624 |
| Intangible assets | - | - | - | - | 495 | 495 |
| Property, plant and equipment | 1,176 | - | - | - | - | 1,176 |

| | | | | | | |
|---|---------------|---------------|--------------|---------------|---------------|----------------|
| Other assets | 667 | 900 | 128 | 586 | - | 2,280 |
| Total assets | 8,303 | 21,547 | 7,529 | 29,684 | 48,298 | 115,360 |
| Liabilities | | | | | | |
| Debt to credit institutions | 3,966 | 10 | - | 1,052 | 131 | 5,159 |
| Funding, "swap" arrangement with the government | - | 77 | 1,143 | - | - | 1,220 |
| Deposits from and debt to customers *) | 50,234 | 1,385 | 1,486 | 2,969 | - | 56,074 |
| Debt created by issuance of securities | - | 4,967 | 4,697 | 21,635 | 2,462 | 33,762 |
| Derivatives | - | 43 | 177 | 1,284 | 792 | 2,295 |
| Liabilities in connection with period tax | - | 33 | 484 | - | - | 517 |
| Liabilities in connection with deferred tax | - | - | - | 23 | - | 23 |
| Other liabilities | 34 | 1,562 | 124 | 43 | - | 1,763 |
| Subordinated debt **) | - | - | - | - | 3,304 | 3,304 |
| Total debt | 54,234 | 8,077 | 8,111 | 27,007 | 6,689 | 104,118 |

*) The customer deposits portfolio is mainly classified in the category "on demand". Based on empirical experience, customer deposits may grow in the period ahead. The growth in this deposit portfolio was 7.3 per cent in 2013. A deposit guarantee for deposits of up to NOK 2m has been established in accordance with the Act on guarantee schemes for banks.

**) The maturity structure for subordinated debt is based on final maturity.